

2011 Summary of Benefits (Seattle Police Officers Guild)

Plan Features	Washington Dental Service (WDS)
Annual Deductible	\$0
Annual Maximum	\$1500 person per year
Outpatient Copay	None
Diagnostic and Preventive (routine and emergency exams, x-rays, cleaning, fluoride treatment, sealants)	Incentive payments levels 1 st Year – 70% 2 nd Year – 80% 3 rd Year – 90% 4 th Year – 100%
Crowns, Inlays, Onlays	Paid at incentive levels shown above
Prosthodontic Services	Paid at 50%
Dentures, Bridges	
Orthodontia	Paid at 50% Provides coverage for Adult and Child orthodontia with a \$2,000 lifetime maximum. Benefits provided for eligible employees, spouse/partner, and dependent, unmarried children under age 25 (through 24) regardless of whether they are in school.
Lifetime Maximum	\$2,000
Choice of Providers	In-Network: Any contracted provider. Out-of-Network: Any licensed, qualified provider of your choice.**
Periodontics (surgical and nonsurgical procedures for treatment of the tissues supporting the teeth)	Paid at incentive levels above
Oral Surgery (routine and surgical extractions)	Paid at incentive levels above
Temporomandibular Joint (TMJ) Disorders	Not covered
Dental Implants	Paid at 50%
Other	N/A

** Expenses paid based on actual charges or average fee charged by 51% of providers in the area, whichever is less.

Note: This summary is not all-inclusive. See the Benefits Booklets for each plan for additional information.